

EXHIBIT E

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

GARY KING and)	
LISA KING,)	
)	
Plaintiffs,)	
v.)	Case No.
)	
OCWEN LOAN SERVICING, LLC, AS)	
SUCCESSOR BY MERGER WITH)	
OCWEN FEDERAL BANK, FSB,)	
WACHOVIA BANK, N.A., F/K/A FIRST)	
UNION NATIONAL BANK, AS)	
TRUSTEE FOR AMERICAN)	
RESIDENTIAL EAGLE CERTIFICATE)	
TRUST 1998-1, UNKNOWN HOLDERS)	
AND/OR OWNERS OF RESIDUAL)	
INTEREST IN SECURITIZATION OF)	
THE AMERICAN RESIDENTIAL EAGLE)	
CERTIFICATE TRUST 1998-1,)	
RUSSELL STOCKMAN,)	
SUBSTITUTE TRUSTEE, and)	
BAXTER & SCHWARTZ, P.C.,)	
)	
Defendants.)	

DECLARATION OF CHOMIE NEIL

I, Chomie Neil, do hereby declare under penalty of perjury that the following is true and correct:

1. I am currently employed by Ocwen Loan Servicing, LLC ("Ocwen Loan Servicing"), successor in interest to Ocwen Federal Bank FSB ("Ocwen Federal Bank"), as a Senior Loan Analyst. I held the position of research specialist from 1999 until July 2005 with Ocwen Federal Bank and held this position at Ocwen Loan Servicing until being promoted to Senior Loan Analyst in May 2006. I have reviewed the complaint in the above-entitled action.

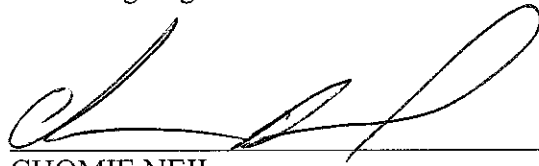
As a result of my employment with Ocwen, and my review of the loan history, I have personal knowledge of the facts set forth in this affidavit.

2. Ocwen Federal Bank FSB was a federally chartered thrift incorporated under the laws of the United States. Effective June 30, 2005, Ocwen Federal Bank FSB was dissolved and its mortgage loan servicing business was transferred to Ocwen Loan Servicing, LLC.

3. Ocwen Loan Servicing, LLC is a limited liability company. The sole member of Ocwen Loan Servicing, LLC is Ocwen Financial Corp. Ocwen Financial Corp. is a Florida corporation headquartered in Florida.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: October 16th, 2007


CHOMIE NEIL